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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA – LAS VEGAS**

In Re: : Case No. 08-18956-LBR  
: Chapter 13  
:  
SHAWN SNYDER AND : RESPONSE OF ECAST SETTLEMENT  
JENNY SNYDER, : CORPORATION TO DEBTORS' OBJECTION  
: TO CLAIM NUMBER 15  
Debtors. :  
:

**RESPONSE OF ECAST SETTLEMENT CORPORATION TO DEBTORS'  
OBJECTION TO CLAIM NUMBER 15**

eCAST Settlement Corporation ("eCAST"), by and through its undersigned counsel,  
hereby responds to the Debtors' Objection to Claim Number 15 and in support thereof, avers  
as follows:

**BACKGROUND**

1. On August 11, 2008, Shawn Snyder and Jenny Snyder ("Debtor(s)") filed a  
voluntary petition under Chapter 13, Title 11 of the United States Code and relief was ordered  
thereon.

2. On November 14, 2008, HSBC Bank Nevada and its Assigns ("HSBC"), by  
eCAST, as its agent, timely filed a general unsecured proof of claim for the unpaid pre-  
petition charges incurred on Debtor Shawn Snyder's credit card account number

1 \*\*\*\*\*6540 in the amount of \$5,031.21. The claim is designated as Claim Number  
2 15 ("Claim 15") on the Court's Claims Register. A true and correct copy of Claim 15 is  
3 attached hereto and made a part hereof as Exhibit "A".

4 3. After the claim was filed, HSBC sold the account to eCAST. On July 20,  
5 2009, a Transfer of Claim 15 was filed pursuant to Fed. R. Bankr. P. 3001 (e)(2). *See* Docket  
6 Entry No. 56.

7 4. The Debtors list a debt owed to "HSBC/ORCHARD BK" on their signed and  
8 sworn Schedule F for account number \*\*\*\*\*0229 (redacted herein, but not on original)  
9 and in the amount of \$4,956.00, which matches the amount due on the account as of June 11,  
10 2009, as reflected on the Account Summary attached to Claim 15. Although the Debtors list  
11 the debt as disputed, they do not cite a basis for their dispute with the debt.

12 5. On October 12, 2009, the Debtors filed an objection to Claim 15 alleging that  
13 the claim lacks supporting evidence of an agreement establishing the Debtors' indebtedness;  
14 that the claim's attachment fails to qualify as an account summary; that, more generally, the  
15 claim fails to satisfy the requirements of Fed. R. Bankr. P. 3001(c), lacks *prima facie* validity,  
16 holds no evidentiary value, and is unenforceable against the debtors and their property.

### 17 RESPONSE

18 6. Claim 15 was filed with an Account Summary in support of the Claim. The  
19 Account Summary reflects Debtor Shawn Snyder's name, redacted Social Security number,  
20 address, redacted account number, account open date, account charge-off date, bankruptcy  
21 case information, running account balance for three (3) months prior to the petition date and  
22 balance due as of the petition date.

7. Despite the fact that eCAST avers that Claim 15 was filed with a sufficient supporting summary and in light of the admissions in the Debtors' schedules, in an effort to resolve the Debtors' Objection, eCAST filed an amended Proof of Claim on November 4, 2009 to include additional supporting documentation in the form of true and correct copies of the Debtor's account statements dated January 2008 through August 2008. The account statements reflect Debtor Shawn F. Snyder's name, address, as listed by the Debtors on their petition, redacted account number, account activity for the specified period and balance due as of the petition date. Also attached to the amended Proof of Claim is a copy of the governing assignment of the account represented by the Claim, from HSBC to eCAST. The amended Proof of Claim is designated as Claim number 15-2 on the Court's claims register and a copy is attached hereto and made a part hereof as Exhibit "B."

**THE CLAIM ENJOYS *PRIMA FACIE* VALIDITY.**

8. A claim that is properly executed and filed is given prima facie validity. Fed. R. Bankr. P. 3001(f). Accordingly, a claim is filed pursuant to a federal criminal penalty of up to \$500,000 or imprisonment of up to five years. 18 U.S.C. §§ 152, 3571.

9. If the objecting party provides **substantial** evidence, he will succeed in overcoming the *prima facie* effect of 3001(f). Only after overcoming the *prima facie* effect of the Proof of Claim does the burden of going forward shift to the Claimant to prove the validity of their Claims by a preponderance of the evidence. *Allegheny Int'l, Inc.*, 954 F.2d 167, 173-74 (3<sup>rd</sup> Cir. 1992).

10. Even a claim that is not sufficient to achieve *prima facie* validity is still some evidence of the debt. See *In re Mazzoni*, 318 B.R. 576, 578-79 (Bankr. D. Kan. 2004) ("If a

1 claim does not have prima facie validity, the claimant still satisfies its initial burden of  
 2 proving the existence and amount of the claim with the presentation of the proof of claim,  
 3 which is signed under penalty of up to \$ 500,000 or up to five years in prison.”)

4 11. In the instant case the Debtors, by an utter lack of any controverting evidence,  
 5 have failed to overcome the *prima facie* validity of the Claim.

6  
 7 **THE DOCUMENTATION ATTACHED TO THE CLAIM IS SUFFICIENT TO  
 SHOW ITS VALIDITY.**

8 12. Contrary to Debtors’ allegation in their Objection, Claim 15 was filed with a  
 9 fully compliant Account Summary in support of the Claim, as previously noted.

10 13. “A proof of claim is a written statement setting forth a creditor’s claim.”  
 11 Fed.R.Bankr.P. 3001(a). A properly executed and filed proof of claim is presumed to be  
 12 valid. Fed.R.Bankr.P. 3001(f).

13 14. Official Bankruptcy Form 10 provides that proofs of claim should be filed with  
 14 supporting documents but, **“If the documents are voluminous, attach a summary.”**  
 15 (emphasis added).

16 15. The majority of courts have concluded that the documentation of a credit card  
 17 account is voluminous and to require such documentation be produced would be burdensome.  
 18 Thus, a summary is sufficient to support a proof of claim based upon a credit card debt. See  
 19 *In re Cluff*, 313 B.R. 323 (Bankr. D. Utah 2004) *aff’d sub nom.*, *Cluff v. eCAST Settlement*  
 20 *Corp.*, No. 2:04-CV-978-TS, 2006 U.S. Dist. LEXIS 71904 (D. Utah Sept. 29, 2006)<sup>1</sup> citing

21  
 22 <sup>1</sup> In a decision that addressing the specific documentation requirements of credit card debt, the court in *In re Cluff* elaborated  
 23 on the documentary evidence of a debt. *Cluff*, 313 B.R. 323. The writing that manifests a debt is the receipt signed by the  
 24 debtor, at the point of sale, at the time of use of the credit card, whether on paper or recorded electronically. *Id.* Requiring  
 the attachment to a proof of claim be comprehensive rather than summary documentation would inevitably yield voluminous  
 documentation. The Court in *Cluff* opined:

1 *In re Bledsoe*, No. 1-03-01609 (Bankr. M.D. PA 2004) (finding that it would be unduly  
 2 burdensome to require a credit card company to attach a complete transaction history because  
 3 the debt is based on each individual credit transaction)(unpublished), see also *In re Kemmer*,  
 4 315 B.R. 706 (Bankr. E.D. Tenn. 2004) (finding that Official Form 10 allows for attachment  
 5 of a summary of the claim, which falls in line with Federal Rule of Evidence 1006).

6 16. The Eighth Circuit Bankruptcy Appellate Panel in *In re Dove-Nation*, 318 B.R.  
 7 at 147 reviewed similar claims filed by eCAST. The Court ruled:

8 In the instant case, the Claimant complied substantially with the  
 9 rules and the instruction on the proof of claim form. The  
 10 Claimant identified the claims almost to the exact dollar  
 11 amounts listed by the Debtor in her schedules, attached  
 12 summaries of the claims, provided explanations why additional  
 13 documentation was not attached, and provided instructions to  
 14 request additional documentation if desired. The claims  
 15 complied with the spirit of the applicable rules and as such  
 16 constituted prima facie evidence of the validity and amount of  
 17 the claims. Fed. R. Bankr. P. 3001(f). However, even if the  
 18 claims had not substantially complied with Rule 3001, the  
 19 claims are still allowed claims under Section 502 of the  
 20 Bankruptcy Code unless the Debtor establishes an exception  
 21 under Section 502(b). 11 U.S.C. § 502(a) and (b).

22 318 B.R. at 151-152.

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23 Requiring a credit card company to come forward with the original credit card  
 24 agreement and a manifestation of each electronic recording of a transaction, whether  
 it be in the form of the signed receipt the debtor retains for his or her personal records  
 or the electronic transmission of each use that the credit card issuer records, would  
 unduly burden the parties and would inundate the Court with documents. Such a  
 compilation of information would be lengthy and overly burdensome for all  
 concerned. Consequently, the Court concludes that a summary of the transactions is  
 sufficient for purposes of Bankruptcy Rule 3001(c). *Id.* at p. 334-35.

**The Kemmer Court agreed:**

Nevertheless, requiring the creditor to attach voluminous documentation to a proof of  
 claim would put an unduly onerous burden upon the creditor, as well as the debtor  
 and the Chapter 13 trustee, who would be required to sift through the produced  
 documentation in assessing the claim's validity. Accordingly, Official Form 10 allows  
 for attachment of a summary of the claim, which falls in line with Federal Rule of  
 Evidence 1006, allowing voluminous documentation to be "presented in the form of a  
 chart, summary, or calculation." FED.R.EVID. 1006; see also *Cluff*, 313 B.R. at 335.  
*Kemmer*, 315 B.R. at 715.

**A PUTATIVE LACK OF DOCUMENTATION IS NOT A BASIS UNDER 11 U.S.C. 502(b) UPON WHICH A CLAIM CAN BE DISALLOWED**

17. A claim may be disallowed only after objection, after notice and hearing, and only if it is excepted by one of the specified provisions of the statute. *In re Dove-Nation*, 318 B.R. at 150, 153; 11 U.S.C. § 502(b)(1)-(9). The Court “shall allow such claim” in the Court’s determinate amount unless it finds one or more of nine statutory exceptions, *Id.*; *In re Taylor*, 289 B.R. 379, 384 (Bankr. N.D. Ind. 2003).

18. Furthermore, the use of “shall” and the enumerated listing of exceptions permit no exercise of discretion beyond statute. *In re Taylor*, 289 B.R. at 384. As the United States Bankruptcy Appellate Panel For The Eighth Circuit opined: “Section 502(b) sets forth the sole grounds for objecting to a claim and directs the court to allow the claim unless one of the exceptions applies.” *In re Dove-Nation*, 318 B.R. at 150 (emphasis added).

The Bankruptcy Code could not be more clear: a claim, proof of which is filed, shall be allowed unless it falls within one of the exceptions set forth in Section 502(b). The Claimant filed proofs of claims and the Debtor failed to allege much less present any evidence that the claims fell within one of the exceptions. Consequently, the claims were properly allowed. *Id.* at 153.

19. Nothing in 11 U.S.C. § 502(b)(1)-(9) would disallow a claim solely based on the allegation that the claimant failed to include sufficient supporting documentation or to comply with Fed. R. Bankr. P. 3001. The United States Congress intended no grounds for disallowance other than those enumerated in the statute. H.R. Rep. 95-595, at 352 (1977) (“Subsection (B) prescribes the grounds on which a claim may be disallowed.”).

20. The Debtors bear the burden of proof of establishing that the Claim is not valid. Federal Rule of Bankruptcy Procedure 3001(f) provides that a proof of claim filed in

1 accordance with the rules shall constitute *prima facie* evidence of the validity and amount of  
2 the claim.

3 21. The Debtors' Objection, lacking any controverting evidence, fails to overcome  
4 the *prima facie* validity of the Claim. Moreover, and fatally, the Debtors have not shown any  
5 substantive basis, grounded in 11 U.S.C. § 502(b), for disallowance of the Claim.

6 **THE COURT SHOULD DETERMINE THE AMOUNT OF THE CLAIM**

7 22. "Once a claim objection is filed, the court determines the amount actually  
8 owed after notice and a hearing." *Garner*, 246 B.R. at 623 (citations omitted). Accordingly,  
9 disallowance is not a remedy; rather, the Court is charged with reviewing the positions of the  
10 parties and fixing the amounts of the Claims. *See In re Burnett*, 306 B.R. 313 at n.8 (B.A.P.  
11 9<sup>th</sup> Cir. 2004). *See also Kemmer*, 315 B.R. at 712. "If a party in interest files an objection, the  
12 court must determine the proper amount of the claim and allow it accordingly, unless the  
13 claim [is excepted by the provisions of § 502]." *Cluff*, 313 B.R. 323, 331 ).

14 23. eCAST avers that the Court can readily determine the amount and validity of  
15 the Claim from a review of the Claim as filed and/or amended.

16 **WHEREFORE**, eCAST Settlement Corporation respectfully requests this Honorable  
17 Court overrule the Debtors' Objection to Claim number 15 and allow the Claim as filed.

18 By: 

19 Jessica Newill, Esq.  
20 NV Bar #11425  
21 Law Office of Brian D. Shapiro, a Nevada LLC  
22 411 E. Bonneville Ave., Suite 300  
23 Las Vegas, NV 89101  
24 Tel: (702) 386-8600  
Fax: (702) 383-0994  
*Counsel for eCAST Settlement Corporation*

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that service of the RESPONSE OF ECAST SETTLEMENT CORPORATION TO DEBTORS' OBJECTION TO CLAIM NUMBER 15 was made on the 5th day of November, 2009, by depositing a true and correct copy of the aforementioned in a mail box of the United States Post Office, enclosed in a sealed envelope, postage fully prepaid thereon, addressed to the following parties:

TO: Shawn and Jenny Snyder  
3935 Quadrel Street  
Las Vegas, NV 89129

**I FURTHER CERTIFY** that service of the foregoing was also made on the 5th day of November, 2009, according to the Electronic Filing Procedures, which have been adopted by the Court pursuant to applicable administrative orders, addressed to the following parties:

Parties Served:

David Kreiger, Esquire  
HAINES & KREIGER, L.L.C..  
1020 Garces Avenue  
Las Vegas, NV 89101

Rick A. Yarnall, Trustee  
701 Bridger Avenue, #820  
Las Vegas, NV 89101

By:

  
An employee of THE LAW OFFICE OF  
BRIAN SHAPIRO, LLC.



Case 08-18956-lbr Claim 15-1 Filed 11/14/08 Page 1 of 3  
 FORM B10 (Official Form 10) (12/07) SNYDERNV0086

UNITED STATES BANKRUPTCY COURT - DISTRICT OF NEVADA LAS VEGAS DIVISION		PROOF OF CLAIM Chapter 13
Name of Debtor: <b>SHAWN SNYDER</b> AKA: <b>SHAWN F SNYDER</b>		Case Number: <b>08-18956-LBR</b>
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (The person or other entity to whom the debtor owes money or property): <b>HSBC Bank Nevada and its Assigns</b> <b>by eCAST Settlement Corporation, as its agent</b>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: eCAST Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480		Court Claim Number: _____
Telephone number: (610) 644-7800 * see attachment		Filed on: _____
Name and address where payments should be sent (if different from above)		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
Telephone number:		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>5,031.21</u>  If all or part of this claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim.
2. Basis for Claim: CREDIT CARD DEBT (See instruction #2 on reverse side.)		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).
3. Last four digits of any number by which creditor identifies debtor: *****6540 3a. Debtor may have scheduled account as: HSBC Bank Nevada and its Assigns  (See instruction #3a on reverse side.)		<input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507 (a)(4).
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ %  Amount of arrearage and other charges as of time case filed included in secured claim.  If any: \$ _____ Basis for perfection: _____  Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507 (a)(5).  <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507 (a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507 (a)(8).  <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507 (a) (____).  Amount entitled to priority: \$ _____
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING  If the documents are not available, please explain:		
Date: 11/12/08  /s/Thomas A. Lee III Becket & Lee LLP, Attorneys/Agent for Creditor		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

Pet: 08/11/08



# EXHIBIT A

SNYDERNV0086

\*By written agreement between Creditor and eCAST Settlement Corporation, eCAST Settlement Corporation has been authorized to file this proof of claim as agent for Creditor pending the Creditor's charge-off of the account and the transfer of the title to the account to eCAST Settlement Corporation. Creditor has further authorized eCAST Settlement Corporation to receive notices and payments with respect to this claim on Creditor's behalf, to be allocated pursuant to the terms of such agreement. ♠

EXHIBIT A

Case 08-18956-lbr Claim 15-1 Filed 11/14/08 Page 3 of 3

BANKRUPT DEBTOR: SNYDER, SHAWN  
 A/K/A: SNYDER, SHAWN F  
 \*\*\*-\*\*-2697  
 3935 QUADREL ST  
 LAS VEGAS NV, 891295514

BANKRUPTCY NUMBER: 08-18956-LBR  
 FILING DATE: 08/11/2008  
 CHAPTER: 13

HSBC Bank Nevada and it assigns,  
 by eCAST Settlement Corporation as its agent  
 PO BOX 35480  
 NEWARK, NJ, 07193-5480

ACCOUNT SUMMARY

Account Debtor: SNYDER, SHAWN  
 Account A/K/A: SNYDER, SHAWN F  
 SSN1: \*\*\*-\*\*-2697

Account Number: \*\*\*\*\*6540  
 Account Type: CREDIT CARD

Open Date: 11/18/2006  
 Charge off Date: 10/31/2008

Current Balance: \$5031.21

<u>Statement Date</u>	<u>Balance</u>
October 12, 2008	\$5031.21
September 11, 2008	\$5031.21
August 11, 2008	\$5031.21
July 11, 2008	\$4992.90
June 11, 2008	\$4956.10
May 11, 2008	\$5032.05

Pursuant to paragraph 7 Official Bankruptcy Form 10, Proof of Claim, in lieu of attaching voluminous account documents, a summary of the account, compiled from the information contained in the account databases of HSBC Bank Nevada and its assigns, if any, is provided. (See Instructions to Official Form 10). This debt arises from the use of a credit / charge card account or other money loaned, the supporting documents for which were provided by HSBC Bank Nevada and its assigns to the debtor pre-petition. For further information about this claim call 1-800-962-6030 and ask to speak to the Claims Servicing Supervisor. Some documents may no longer be available.

EXHIBIT A

B10 (Official Form 10) (12/08)		AMENDS CLAIM NUMBER 15	BL7731130
UNITED STATES BANKRUPTCY COURT - DISTRICT OF NEVADA LAS VEGAS DIVISION		PROOF OF CLAIM Chapter 13	
Name of Debtor: SHAWN SNYDER AKA: SHAWN F SNYDER		Judge LINDA B. RIEGLE Case Number: 08-18956-LBR	
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.			
Name of Creditor (The person or other entity to whom the debtor owes money or property): eCAST Settlement Corporation, assignee of HSBC Bank Nevada and its Assigns		<input checked="" type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.	
Name and address where notices should be sent: eCAST Settlement Corporation POB 35480 Newark, NJ 07193-5480		Court Claim Number: <u>15</u> (If known)	
Telephone number: 610-644-7800		Filed on: <u>11/14/08</u>	
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.	
Telephone number:		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
1. Amount of Claim as of Date Case Filed: \$ <u>5,031.21</u> If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.  Specify the priority of the claim.	
2. BASIS FOR CLAIM: <u>CREDIT CARD DEBT</u> (See instruction #2 on reverse side.)		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	
3. Last four digits of account or other number by which creditor identifies debtor: <u>*****6540</u>  3a. Debtor may have scheduled account as: <u>HSBC Bank Nevada and its Assigns</u> (See instruction #3a on reverse side)		<input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).	
4. Secured Claim. (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe:  Value of Property: \$ _____ Annual Interest Rate _____ %  Amount of arrearage and other charges as of time case filed included in secured claim.  If any: \$ _____ Basis for perfection: _____  Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a)( ).	
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		Amount entitled to priority:  \$ _____	
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgements, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.	
Date: 11/4/09  /s/ THOMAS A. LEE III Becket & Lee LLP, Attorneys/Agent for Creditor		FOR COURT USE ONLY	

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

A05AE7T

Pet: 8/11/08



EXHIBIT B

HPT81111



ASSIGNMENT OF ACCOUNTS


HSBC Bank Nevada, N.A. and HSBC Card Services (III) Inc. (each, the "Seller"), for value received, without recourse, transfer, sell and assign to eCAST Settlement Corporation (the "Buyer") all right, title and interest in and to (i) each unsecured consumer credit card account described on each computer file furnished to the Buyer by the Seller in connection with this assignment (the "Accounts") effective as of the date the purchase price for each such Account is delivered by Buyer to Seller; and (ii) all proceeds of each Account after the close of business on the date the initial computer file relating to such Account is delivered by Seller to Buyer.

The Accounts are accounts with respect to which the Seller has entered on its system that a debtor of the account filed under Chapter 13 of the United States Bankruptcy Code.


Dated:

SELLER:

HSBC BANK NEVADA, N.A.

By:   
Name: Stephen C. Basilotto  
Title: Exec. Vice President

HSBC CARD SERVICES (III) INC.

By:   
Name: Stephen C. Basilotto  
Title: Exec. Vice President

HSBC Card Services  
PO Box 98711, Las Vegas, NV 89193



EXHIBIT B

HPT81111

## HOUSEHOLD BANK PLATINUM



SHAWN F SNYDER - Valued Cardmember Since 2006

Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	██████████-5540	MINIMUM PAYMENT*	\$111.00	PREVIOUS BALANCE	\$5,028.69
TOTAL CREDIT LIMIT	\$5,000	PAYMENT DUE DATE	02/05/08	PAYMENTS/CREDITS	\$114.00
TOTAL CREDIT LIMIT AVAILABLE	\$27	CURRENT PAYMENT DUE*	\$111.00	PURCHASES/DEBITS	\$0.00
STATEMENT DATE	01/11/08	* See About Your Payment on reverse for an explanation of these amounts.		FINANCE CHARGE	\$60.28
				NEW BALANCE	\$4,972.98

TRANSACTION SUMMARY					
(For additional transaction detail go to www.hsbccreditcard.com)					
TRANS DATE	POST DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	AMOUNT CHARGES	CREDITS
12/29	12/31	DMP PAYMENT	5122807631200000009432		\$114.00

FINANCE CHARGE CALCULATION							
This is a grace account. Grace period information on back.							
	Average Daily Balance	Daily Periodic Rate	Days in Billing Cycle	FINANCE CHARGE At Periodic Rate	Cash Advance/ Transaction Fees	Nominal Annual Percentage Rate	ANNUAL PERCENTAGE RATE
PURCHASES	\$4,448.71	0.03535%	31	\$48.73	\$0.00	12.90%	12.900%
CASH ADVANCES	\$567.77	0.06685%	31	\$11.66	\$0.00	24.40%	24.400%

✓ MAIL PAYMENTS TO:  
HSBC CARD SERVICES  
PO BOX 60102  
CITY OF INDUSTRY CA 91716-0102

☎ QUESTIONS?  
24-HOUR CUSTOMER SERVICE  
1-800-482-2016  
OUTSIDE USA, COLLECT: 1-767-523-3880  
TDD HEARING IMPAIRED: 1-800-395-8020  
Manage your account online at:  
www.hsbccreditcard.com

✉ MAIL INQUIRIES TO:  
HSBC CARD SERVICES  
PO BOX 81622  
SALINAS CA 93912-1622

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HBS1

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT: To Assure Proper Credit Please Write Your Account Number On Your Check

Account Number	██████████-5540
Payment Due Date	02/05/08
New Balance	\$4,972.98
Current Payment Due	\$111.00

Include account number on check to HSBC CARD SERVICES. Do not send cash. Send payment 7 days prior to the Payment Due Date to ensure timely delivery.

Amount  
Enclosed

SHAWN F SNYDER  
3935 QUADREL ST  
LAS VEGAS NV 89129-5514



HSBC CARD SERVICES  
PO BOX 60102  
CITY OF INDUSTRY CA 91716-0102



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EXHIBIT B

## HOUSEHOLD BANK PLATINUM



SHAWN F SNYDER - Valued Cardmember Since 2006

Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	6540	MINIMUM PAYMENT*	\$109.00	PREVIOUS BALANCE	\$4,972.88
TOTAL CREDIT LIMIT	\$5,000	PAYMENT DUE DATE	03/07/08	PAYMENTS/CREDITS	\$114.00
TOTAL CREDIT LIMIT AVAILABLE	\$81	CURRENT PAYMENT DUE*	\$109.00	PURCHASES/DEBITS	\$0.00
STATEMENT DATE	02/11/08	* See About Your Payment on reverse for an explanation of these amounts.		FINANCE CHARGE	\$59.67
				NEW BALANCE	\$4,918.65

TRANSACTION SUMMARY					
(For additional transaction detail go to www.hsbccreditcard.com)					
TRANS DATE	POST DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	AMOUNT CHARGES	CREDITS
01/31	02/01	OMP PAYMENT	50131086312000000003250		-\$114.00

FINANCE CHARGE CALCULATION							
This is a grace account. Grace period information on back.							
	Average Daily Balance	Daily Periodic Rate	Days in Billing Cycle	FINANCE CHARGE At Periodic Rate	Nominal Annual Percentage Rate	ANNUAL PERCENTAGE RATE	
PURCHASES	\$4,399.09	0.03535%	31	\$48.21	12.90%	12.900%	
CASH ADVANCES	\$558.73	0.06617%	31	\$11.46	24.15%	24.150%	

IMPORTANT INFORMATION	
As a reminder, your APRs may immediately increase up to the Default APR if your payment is late or you exceed your credit limit, as per your Cardmember Agreement and Disclosure Statement.	

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1-800-462-2018  
OUTSIDE USA, COLLECT: 1-757-528-3880  
TDD HEARING IMPAIRED: 1-800-395-0020  
Manage your account online at:  
www.hsbccreditcard.com

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SALINAS CA 93912-1522

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HBS1

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT: To Assure Proper Credit Please Write Your Account Number On Your Check

Account Number	6540
Payment Due Date	03/07/08
New Balance	\$4,918.65
Current Payment Due	\$109.00

Include account number on check to HSBC CARD SERVICES. Do not send cash. Send payment 7 days prior to the Payment Due Date to ensure timely delivery.

Amount  
Enclosed

SHAWN F SNYDER  
3935 QUADREL ST  
LAS VEGAS NV 89129-5514



HSBC CARD SERVICES  
PO BOX 60102  
CITY OF INDUSTRY CA 91716-0102



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EXHIBIT B



## HOUSEHOLD BANK PLATINUM



SHAWN F SNYDER - Valued Cardmember Since 2006

Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	6540	MINIMUM PAYMENT*	\$104.00	PREVIOUS BALANCE	\$4,018.65
TOTAL CREDIT LIMIT	\$5,000	PAYMENT DUE DATE	04/04/08	PAYMENTS/CREDITS	\$114.00
TOTAL CREDIT LIMIT AVAILABLE	\$140	CURRENT PAYMENT DUE*	\$104.00	PURCHASES/DEBITS	\$0.00
			* See About Your Payment on reverse for an explanation of these amounts.		
STATEMENT DATE			03/11/08	FINANCE CHARGE	\$54.60
				NEW BALANCE	\$4,859.25

TRANSACTION SUMMARY					
(For additional transaction data go to www.hsbccreditcard.com)					
TRANS DATE	POST DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	AMOUNT CHARGES	CREDITS
02/28	02/29	DMP PAYMENT	5022858631200000004815		\$114.00

FINANCE CHARGE CALCULATION						
This is a grace account. Grace period information on back.						
	Average Daily Balance	Daily Periodic Rate	Days In Billing Cycle	FINANCE CHARGE At Periodic Rate	Nominal Annual Percentage Rate Cash Advance/ Transaction Fees	ANNUAL PERCENTAGE RATE
PURCHASES	\$4,398.69	0.03636%	29	\$44.48	\$0.00	12.90%
CASH ADVANCES	\$557.32	0.06274%	29	\$10.14	\$0.00	22.80%

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PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT: To Assure Proper Credit Please Write Your Account Number On Your Check

Account Number	6540
Payment Due Date	04/04/08
New Balance	\$4,859.25
Current Payment Due	\$104.00

Include account number on check to HSBC CARD SERVICES. Do not send cash. Send payment 7 to 10 days prior to the Payment Due Date to ensure timely delivery.

Amount  
Enclosed

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3935 QUADREL ST  
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EXHIBIT B



## HOUSEHOLD BANK PLATINUM



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Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	██████████-6540	MINIMUM PAYMENT*	\$161.00	PREVIOUS BALANCE	\$4,859.25
TOTAL CREDIT LIMIT	\$5,000	PAYMENT DUE DATE	05/06/08	PAYMENTS/CREDITS	\$114.00
TOTAL CREDIT LIMIT AVAILABLE	\$142	CURRENT PAYMENT DUE*	\$161.00	PURCHASES/DEBITS	\$0.00
STATEMENT DATE 04/11/08		* See About Your Payment on reverse for an explanation of these amounts.		FINANCE CHARGE	+\$111.97
				NEW BALANCE	= \$4,857.22

TRANSACTION SUMMARY					
(For additional transaction detail go to www.hsbccreditcard.com)					
TRANS DATE	POST DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	AMOUNT CHARGES	CREDITS
03/28	03/29	DMP PAYMENT	5052608831200000006553		-\$114.00

FINANCE CHARGE CALCULATION							
This is a grace account. Grace period information on back.							
	Average Daily Balance	Daily Periodic Rate	Days in Billing Cycle	At Periodic Rate	FINANCE CHARGE Cash Advance/ Transaction Fees	Nominal Annual Percentage Rate	ANNUAL PERCENTAGE RATE
PURCHASES	\$4,300.58	0.07395%	31	\$98.59	\$0.00	26.99%	26.990%
CASH ADVANCES	\$557.60	0.07377%	31	\$13.38	\$0.00	28.24%	28.240%

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TDD HEARING IMPAIRED: 1-800-395-6020  
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PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT: To Assure Proper Credit Please Write Your Account Number On Your Check

Account Number	██████████-6540
Payment Due Date	05/06/08
New Balance	\$4,857.22
Current Payment Due	\$161.00

Include account number on check to HSBC CARD SERVICES. Do not send cash. Send payment 7 to 10 days prior to the Payment Due Date to ensure timely delivery.

Amount  
Enclosed

SHAWN F SNYDER  
3935 QUADREL ST  
LAS VEGAS NV 89129-5514



HSBC CARD SERVICES  
PO BOX 60102  
CITY OF INDUSTRY CA 91716-0102



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EXHIBIT B

## HOUSEHOLD BANK PLATINUM



SHAWN F SNYDER

Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	6540	MINIMUM PAYMENT*	\$162.00	PREVIOUS BALANCE	\$4,857.22
TOTAL CREDIT LIMIT	\$5,000	PAYMENT DUE DATE	08/05/08	PAYMENTS/CREDITS	\$114.00
TOTAL CREDIT LIMIT AVAILABLE	\$0	OVERLIMIT AMOUNT	\$32.05	PURCHASES/DEBITS	\$177.51
STATEMENT DATE	05/11/08	PAST DUE AMOUNT	\$47.00	FINANCE CHARGE	\$111.32
		CURRENT PAYMENT DUE*	\$209.00	NEW BALANCE	\$5,032.05

*To avoid additional late and/or overlimit fees, you must pay the Current Payment Due (which includes the Minimum Payment and any Past Due and/or Overlimit Amounts). \*See About Your Payment on reverse for an explanation of these amounts.*

TRANSACTION SUMMARY						
(For additional transaction detail go to www.hsbccreditcard.com)						
TRANS DATE	POST DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	AMOUNT CHARGES	AMOUNT CREDITS	
04/24	04/25	DMP PAYMENT	50424086312000000005483		\$114.00	
04/10	04/12	VONS Store 00023929 LAS VEGAS NV	MT081030100000010026823	\$28.58		
04/10	04/12	7-ELEVEN 29860 Q05 LAS VEGAS NV	MT081030100000010091585	\$2.79		
04/10	04/12	7-ELEVEN 29860 Q05 LAS VEGAS NV	MT081030100000010081586	\$4.56		
04/10	04/12	J & J HEALTH FOODS # LAS VEGAS NV	MT081030101000010023756	\$5.50		
04/13	04/14	FOOD4LESS #0503 SE2 LAS VEGAS NV	MT081030103000010026490	\$100.00		
05/06	05/06	LATE CHARGE ASSESSMENT	10000001030003698803260	\$35.00		

PROTECT YOUR CREDIT RATING. YOUR ACCOUNT IS PAST DUE. CALL 800-395-0500 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

FINANCE CHARGE CALCULATION							
This is a grace account. Grace period information on back.							
	Average Daily Balance	Daily Periodic Rate	Days in Billing Cycle	FINANCE CHARGE At Periodic Rate	Cash Advance/ Transaction Fees	Nominal Annual Percentage Rate	ANNUAL PERCENTAGE RATE
PURCHASES	\$4,433.96	0.07395%	30	\$98.37	\$0.00	26.99%	26.990%
CASH ADVANCES	\$567.71	0.07737%	30	\$12.95	\$0.00	28.24%	28.240%

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1-800-462-2016  
OUTSIDE USA, COLLECT: 1-757-623-3880  
TDD HEARING IMPAIRED: 1-800-395-0020  
Manage your account online at:  
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PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT. To Assure Proper Credit Please Write Your Account Number On Your Check

Account Number			
New Balance	\$5,032.05	Minimum Payment	\$162.00
Payment Due Date	08/05/08	Current Payment Due	\$209.00

Include account number on check to HSBC CARD SERVICES. Do not send cash. Send payment 7 to 10 days prior to Payment Due Date to ensure timely delivery. To avoid additional late and/or overlimit fees, pay the Current Payment Due.

Amount  
Enclosed

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3935 QUADREL ST  
LAS VEGAS NV 89129-5514



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EXHIBIT B

## HOUSEHOLD BANK PLATINUM



SHAWN F SNYDER

Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	6540	MINIMUM PAYMENT*	\$113.22	PREVIOUS BALANCE	\$5,032.05
TOTAL CREDIT LIMIT	\$5,000	PAYMENT DUE DATE	07/04/08	PAYMENTS/CREDITS	\$114.00
TOTAL CREDIT LIMIT AVAILABLE	\$0	PAST DUE AMOUNT	\$46.22	PURCHASES/DEBITS	\$0.00
STATEMENT DATE	06/11/08	CURRENT PAYMENT DUE*	\$159.44	FINANCE CHARGE	\$38.05
		<i>To avoid an additional late fee, you must pay the Current Payment Due (which includes the Minimum Payment plus any Past Due Amount).</i> * See About Your Payment on reverse for an explanation of these amounts.		NEW BALANCE	\$4,956.10

TRANSACTION SUMMARY					
(For additional transaction detail go to www.hsbccreditcard.com)					
TRANS DATE	POST DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	AMOUNT CHARGES	CREDITS
05/23	05/24	DMP PAYMENT	5052308631200000007109		-\$114.00

FINANCE CHARGE CALCULATION							
This is a grace account. Grace period information on back.							
	Average Daily Balance	Daily Periodic Rate	Days in Billing Cycle	At Periodic Rate	Cash Advance/ Transaction Fees	Nominal Annual Percentage Rate	ANNUAL PERCENTAGE RATE
PURCHASES	\$4,424.25	0.02466%	31	\$33.82	\$0.00	9.00%	9.000%
CASH ADVANCES	\$552.74	0.02466%	31	\$4.23	\$0.00	9.00%	9.000%

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Account Number		6540	
New Balance	\$4,956.10	Minimum Payment	\$113.22
Payment Due Date	07/04/08	Current Payment Due	\$159.44

Include account number on check to HSBC CARD SERVICES. Do not send cash. Send payment 7 to 10 days prior to Payment Due Date to ensure timely delivery. To avoid an additional late fee, pay the Current Payment Due.

Amount  
 Enclosed

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EXHIBIT B

## HOUSEHOLD BANK PLATINUM



SHAWN F SNYDER

Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	6540	MINIMUM PAYMENT*	\$113.22	PREVIOUS BALANCE	\$4,956.10
TOTAL CREDIT LIMIT	\$5,000	PAYMENT DUE DATE	09/05/08	PAYMENTS/CREDITS	\$0.00
TOTAL CREDIT LIMIT AVAILABLE	\$0	PAST DUE AMOUNT	\$150.44	PURCHASES/DEBITS	\$0.00
STATEMENT DATE	07/11/08	CURRENT PAYMENT DUE*	\$272.66	FINANCE CHARGE	\$36.80
		<i>To avoid an additional late fee, you must pay the Current Payment Due (which includes the Minimum Payment plus any Past Due Amount).</i> * See About Your Payment on reverse for an explanation of these amounts.		NEW BALANCE	\$4,992.90

FINANCE CHARGE CALCULATION							
This is a grace account. Grace period information on back.							
	Average Daily Balance	Daily Periodic Rate	Days in Billing Cycle	FINANCE CHARGE At Periodic Rate	Cash Advance/ Transaction Fees	Nominal Annual Percentage Rate	ANNUAL PERCENTAGE RATE
PURCHASES	\$4,421.57	0.02466%	30	\$32.71	\$0.00	9.00%	9.000%
CASH ADVANCES	\$552.29	0.02466%	30	\$4.09	\$0.00	9.00%	9.000%

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 TDD HEARING IMPAIRED: 1-800-995-8020  
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[www.hsbccreditcard.com](http://www.hsbccreditcard.com)

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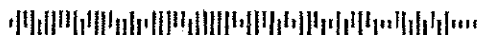
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PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT. To Assure Proper Credit Please Write Your Account Number On Your Check

Account Number		6540
New Balance	\$4,992.90	Minimum Payment
Payment Due Date	09/05/08	Current Payment Due
Include account number on check to HSBC CARD SERVICES. Do not send cash. Send payment 7 to 10 days prior to Payment Due Date to ensure timely delivery. To avoid an additional late fee, pay the Current Payment Due.		

Amount  
 Enclosed

SHAWN F SNYDER  
 3935 QUADRELL ST  
 LAS VEGAS NV 89129-5514



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EXHIBIT B

## HOUSEHOLD BANK PLATINUM



SHAWN F SNYDER

Page 1 of 1

ACCOUNT SUMMARY		PAYMENT SUMMARY		BALANCE SUMMARY	
ACCOUNT NUMBER	8540	MINIMUM PAYMENT*	\$89.00	PREVIOUS BALANCE	\$4,892.90
TOTAL CREDIT LIMIT	\$5,000	PAYMENT DUE DATE	09/05/08	PAYMENTS/CREDITS	\$0.00
TOTAL CREDIT LIMIT AVAILABLE	\$0	OVERLIMIT AMOUNT	\$31.21	PURCHASES/DEBITS	\$0.00
STATEMENT DATE	08/11/08	PAST DUE AMOUNT	\$272.68	FINANCE CHARGE	\$38.31
		CURRENT PAYMENT DUE*	\$381.66	NEW BALANCE	\$5,031.21

*To avoid additional late and/or overlimit fees, you must pay the Current Payment Due (which includes the Minimum Payment and any Past Due and/or Overlimit Amounts). \*See About Your Payment on reverse for an explanation of these amounts.*

TRANSACTION SUMMARY					
(For additional transaction detail go to www.hsbccreditcard.com)					
TRANS DATE	POST DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	AMOUNT CHARGES	CREDITS
IF YOU ARE UNABLE TO SEND YOUR PAYMENT TODAY, PLEASE CALL 800-395-0500 TO DISCUSS A REPAYMENT ARRANGEMENT.					

FINANCE CHARGE CALCULATION							
This is a grace account. Grace period information on back.							
	Average Daily Balance	Daily Periodic Rate	Days in Billing Cycle	At Periodic Rate	Cash Advance/ Transaction Fees	Nominal Annual Percentage Rate	ANNUAL PERCENTAGE RATE
PURCHASES	\$4,464.63	0.02466%	31	\$34.06	\$0.00	9.00%	9.000%
CASH ADVANCES	\$566.47	0.02466%	31	\$4.25	\$0.00	9.00%	9.000%

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PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT: To Assure Proper Credit Please Write Your Account Number On Your Check

Account Number		6540	
New Balance	\$5,031.21	Minimum Payment	\$89.00
Payment Due Date	09/05/08	Current Payment Due	\$381.66

Include account number on check to HSBC CARD SERVICES. Do not send cash. Send payment 7 to 10 days prior to Payment Due Date to ensure timely delivery. To avoid additional late and/or overlimit fees, pay the Current Payment Due.

Amount  
Enclosed

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